

Information to identify the case:		
Debtor 1:	Michael Ramos	Social Security number or ITIN: xxx-xx-2195
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Daphne Y. Ramos	Social Security number or ITIN: xxx-xx-4173
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 7 4/16/19
Case number:	19-17748-MBK	Date case converted to chapter: 13 10/27/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Ramos	Daphne Y. Ramos
2. All other names used in the last 8 years		aka Daphne Y. Casanova
3. Address	11 Center Street Eatontown, NJ 07724	11 Center Street Eatontown, NJ 07724
4. Debtor's attorney Name and address	Roger Chavez 744 Broad Street, Suite 1600 Newark, NJ 07102	Contact phone (973)735-0530 Email: rchavez01@aol.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/27/21

For more information, see page 2

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.russotrustee.com

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Michael Ramos
Daphne Y. Ramos
Debtors

Case No. 19-17748-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Form ID: 309I

Total Noticed: 116

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703
518186761	Aetna Life Insurance Company, P.O. Box 14079, Lexington, KY 40512-4079
518186768	+ Bio-Referenced Labs, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128
518186769	Bio-Referenced Labs, P.O. Box 650, Elmwood Park, NJ 07407
518186773	+ Cathaya International LLC, Oakland Trading International LLC, Eastern Trading LLC, c/o Aaron Wang, 31 Middle Road Port Washington, NY 11050-2615
518186774	+ Cathaya International LLC, c/o Aaron Wang, 107 Northern Blvd., Suite 410, Great Neck, NY 11021-4312
518186775	+ Champion Autohaus LLC, a/k/a Champion Auto Leasing LLC, C/O Renato Cuyco, Jr., 1980 State Route 35, South Amboy, NJ 08879-2078
518186778	+ Chase Auto Finance, 301 North Walnut Street, 9th Fl., Wilmington, DE 19801-3971
518186785	+ Community Financial Services FCU, 524 West Edgar Road, P.O. Box 1514, Linden, NJ 07036-0005
518186784	+ Community Financial Services FCU, 149 East St. George Avenue, Roselle, NJ 07203-2936
518186786	+ Eastern Trading LLC, c/o Aaron Wang, 133-05 32nd Avenue, Flushing, NY 11354-1902
518186789	+ FOX Rothschild LLP, P.O. Box 5231, Princeton, NJ 08543-5231
518186788	+ FOX Rothschild LLP, Princeton Pike Corporate Center, 997 Lenox Drive, Building 3, Lawrence Township, NJ 08648-2317
518186787	+ FOX Rothschild LLP, 10 Sentry Parkway, Suite 200, P.O. Box 3001, Blue Bell, PA 19422-0750
518186794	+ Greenbaum, Rowe, Smith & Davis LLP, Stephanie G. Reckford, Esq., 75 Livingston Avenue, Suite 301, Roseland, NJ 07068-3738
518186793	+ Greenbaum, Rowe, Smith & Davis LLP, ATTN.: Stephanie G. Reckford, Esq., 75 Livingston Avenue, Suite 301, Roseland, NJ 07068-3788
518186795	Hackensack Meridian Health, Jersey Shore University Medical Center, 1945 NJ-53, Neptune, NJ 07753
518186796	+ I. Mark Cohen Law Group, ATTN.: Johnathan Goldsmith Cohen, Esq., 1 Executive Drive, Suite 6, Tinton Falls, NJ 07701-4938
518186797	+ Ibrahim Law Firm, ATTN.: Ihab A. Ibrahim, Esq., 910 Bergen Avenue, Suite 203, Jersey City, NJ 07306-4311
518186801	+ Jersey Shore Anesthesiology Associates, 1945 State Route 33, Neptune, NJ 07753-4896
518186804	+ LabCorp, Laboratory Corporation Of America, 1250 Chapel Hill Road, Burlington, NC 27215-7141
518186803	LabCorp, Laboratory Corporation Of America, P.O. Box 2240, Burlington, NC 27216-2240
518186805	+ Lakeview Loan Servicing LLC, Servicing by LoanCare, ATTN: Customer Service, P.O. Box 8068, Virginia Beach, VA 23450-8068
518186806	+ Lakeview Loan Servicing LLC, Servicing by LoanCare, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
518186807	Lakeview Loan Servicing LLC, Servicing by LoanCare, Interstate Corporate Center, Building #9, Suite 200, Norfolk, VA 23502
518186808	+ Liberty Mutual Insurance Company, Corporate Headquarters, 175 Berkeley Street, Boston, MA 02116-5066
518186810	+ McGuire Woods, ATTN.: Philip A. Goldstein, Esq., 1251 Avenue of the Americas, 20th Fl., New York, NY 10020-1104
518186817	+ Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 1200 Jumping Brook Road, Suite 201, Neptune, NJ 07753-2635
518186818	+ Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 717 North Beers Street, Suite 1E, Holmdel, NJ 07733-1525
518186816	+ Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 1500 Allaire Avenue, Suite 201, Ocean, NJ 07712-7603
518186819	+ Michael Teitelbaum, Barbara Teitelbaum, 11 Center Street, Apt. #B, Eatontown, NJ 07724-1703
518186820	+ Monmouth Hospital, Monmouth Medical Center, 300 2nd Avenue, Long Branch, NJ 07740-6395
518186823	++ NJ EZPASS, ATTN NJ EZPASS/ MARISOL ALVARADO, 375 MCCARTER HIGHWAY, SUITE 200, NEWARK NJ 07114-2562 address filed with court., New Jersey E-ZPass, Violations Processing Center, P.O. Box 4971, Trenton, NJ 08650
518186822	New Jersey E-ZPass, Violation Processing Center, P.O. Box 52005, Newark, NJ 07101-8205
518186821	New Jersey E-ZPass, New Jersey Customer Care Service Center, P.O. Box 52002, Newark, NJ 07101-8202
518186826	+ New Jersey Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001
518186825	+ New Jersey Motor Vehicle Commission, P.O. Box 017, Trenton, NJ 08666-0017

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518186824 + New Jersey Motor Vehicle Commission, Title Records Unit, P.O. Box 155, Trenton, NJ 08666-0155
518186830 + Norris McLaughlin, P.A., ATTN: Nicholas Duston, Esq., 400 Crossing Boulevard, 8th Fl., Bridgewater, NJ 08807-2863
518186831 + Oakland Trading International LLC, c/o Aaron Wang, 133-05 32nd Avenue, Flushing, NY 11354-1902
518186832 + Office Of The Attorney General, ATTN: Gurbir S. Grewal, RJ Hughes Justice Complex, 25 Market Street, P.O. Box 080, Trenton, NJ 08625-0080
518186837 Quest Diagnostics, Inc., P.O. Box 740985, Cincinnati, OH 45274-0985
518186840 + Robertson, Anschutz & Schneid, PL, ATTN: Walter Gouldsbury, Esq., 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
518186842 + Rubin & Rothman, LLC, 190 North Avenue East, P.O. Box 8, Cranford, NJ 07016-0008
518186843 + Santander Bank, N.A., MA1-MB3 01-09, P.O. Box 841002, Boston, MA 02284-1002
518186844 Santander Bank, N.A., Mail Code: 10-421-CN2, P.O. Box 12646, Reading, PA 19612-2646
518186845 Santander Bank, N.A., Mail Code: RI1 EPV 02-23, One Sovereign Way, East Providence, RI 02915
518186850 + Simons Agency, Inc., 436 Main Street, Suite# 263, Spotswood, NJ 08884-1702
518186852 + SunPower Capital, LLC, ATTN: SunPower Financing, 2900 Esperanza Crossing, 2nd Fl., Austin, TX 78758-3658
518186853 SunPower Capital, LLC, P.O. Box 844863, Los Angeles, CA 90084-4863
518186862 ++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US Bank, 205 West 4th Street, Suite 700, Cincinnati, OH 45202
518186861 + US Bank, P.O. Box 3447, Oshkosh, WI 54903-3447
518186866 + Weiner Law Group LLC, ATTN: Ronald A. Berutti, Esq., 629 Parsippany Road, P.O. Box 0438, Parsippany, NJ 07054-0438

TOTAL: 53

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rchavez01@aol.com	Oct 27 2021 20:34:00	Roger Chavez, 744 Broad Street, Suite 1600, Newark, NJ 07102
tr	Email/Text: bnc@russotrustee.com	Oct 27 2021 20:35:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 27 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 27 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518186764	EDI: HNDA.COM	Oct 28 2021 00:28:00	American Honda Finance, A/K/A Honda Financial Services, National Service Center, P.O. Box 166469, Irving, TX 75016-6469
518186762	EDI: WFFC.COM	Oct 28 2021 00:28:00	American Honda Finance, A/K/A Honda Financial Services, 201 Little Falls Drive, Wilmington, DE 19808
518186763	+ EDI: HNDA.COM	Oct 28 2021 00:28:00	American Honda Finance, A/K/A Honda Financial Services, 200 Continental Drive, Newark, DE 19713-4336
518186767	EDI: BANKAMER.COM	Oct 28 2021 00:28:00	Bank of America, N.A., FL9-600-02-26, P.O. Box 45224, Jacksonville, FL 32232-5224
518186766	+ EDI: BANKAMER2.COM	Oct 28 2021 00:28:00	Bank of America, N.A., 150 North College Street, Charlotte, NC 28255-0001
518186765	EDI: BANKAMER.COM	Oct 28 2021 00:28:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518186772	Email/Text: PBNCNotifications@peritussservices.com	Oct 27 2021 20:34:00	Capital One Bank, C/O KOHLS, North 56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
518186771	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 27 2021 20:34:00	Capital One Bank, C/O KOHLS, P.O. Box 3043, Milwaukee, WI 53201-3043
518186770	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 27 2021 20:34:00	Capital One Bank, C/O KOHLS, P.O. Box 3115, Milwaukee, WI 53201-3115
518186777	EDI: CHASEAUTO	Oct 28 2021 00:28:00	Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003

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518186779	EDI: CHASEAUTO	Oct 28 2021 00:28:00	Chase Auto Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
518186780	+ Email/Text: bankruptcy.notifications@fisglobal.com	Oct 27 2021 20:35:00	Chex Systems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
518186783	+ EDI: COMCASTCBLCENT	Oct 28 2021 00:28:00	Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899
518186782	EDI: COMCASTCBLCENT	Oct 28 2021 00:28:00	Comcast Cable, C/O Correspondence, PO Box 1809, Union, NJ 07083-1809
518186781	+ EDI: COMCASTCBLCENT	Oct 28 2021 00:28:00	Comcast Cable, C/O Bankruptcy Dept., 800 Rahway Avenue, Union, NJ 07083-6691
518186791	+ EDI: PHINAMERI.COM	Oct 28 2021 00:28:00	GM Financial, Corporate Office, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854
518186792	+ EDI: PHINAMERI.COM	Oct 28 2021 00:28:00	GM Financial, ATTN: Correspondence, P.O. Box 183834, Arlington, TX 76096-3834
518186790	EDI: PHINAMERI.COM	Oct 28 2021 00:28:00	GM Financial, A/K/A Americredit, P.O. Box 181145, Arlington, TX 76096-1145
518186800	EDI: IIC9.COM	Oct 28 2021 00:28:00	IC System, Inc., IC Systems Collections, PO Box 64378, St. Paul, MN 55164-0378
518186799	EDI: IIC9.COM	Oct 28 2021 00:28:00	IC System, Inc., IC Systems Collections, PO Box 64437, St. Paul, MN 55164-0437
518186798	+ EDI: IIC9.COM	Oct 28 2021 00:28:00	IC System, Inc., IC Systems Collections, 444 Highway 96 East, St. Paul, MN 55127-2557
518186802	+ Email/Text: info@kehoefinancial.com	Oct 27 2021 20:35:00	Kehoe Financial Group, 190 Moore Street, Suite 203, Hackensack, NJ 07601-7418
518186811	+ Email/Text: laura@redbanklaw.com	Oct 27 2021 20:34:00	McKenna, DuPont, Higgins & Stone, P.C., 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610
518186812	EDI: DAIMLER.COM	Oct 28 2021 00:28:00	Mercedes Benz Financial Services, P.O. Box 961, Roanoke, TX 76262-0961
518186813	+ EDI: DAIMLER.COM	Oct 28 2021 00:28:00	Mercedes Benz Financial Services, P.O. Box 685, Roanoke, TX 76262-0685
518186814	+ EDI: DAIMLER.COM	Oct 28 2021 00:28:00	Mercedes-Benz Financial Services, 13650 Heritage Parkway, Fort Worth, TX 76177-5323
518186823	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Oct 27 2021 20:34:00	New Jersey E-ZPass, Violations Processing Center, P.O. Box 4971, Trenton, NJ 08650
518186828	+ Email/Text: bnc@nordstrom.com	Oct 27 2021 20:34:48	Nordstrom, P.O. Box 6555, Englewood, CO 80155-6555
518186829	+ Email/Text: bnc@nordstrom.com	Oct 27 2021 20:34:40	Nordstrom, P.O. Box 6566, Englewood, CO 80155-6566
518186827	+ Email/Text: bnc@nordstrom.com	Oct 27 2021 20:34:48	Nordstrom, 13531 East Caley Avenue, Englewood, CO 80111-6505
518186835	Email/Text: Bankruptcy.Notices@pnc.com	Oct 27 2021 20:34:00	PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009
518186833	Email/Text: Bankruptcy.Notices@pnc.com	Oct 27 2021 20:34:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
518186834	Email/Text: Bankruptcy.Notices@pnc.com	Oct 27 2021 20:34:00	PNC Bank, P5-PCLC-A1-N, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
518186836	+ Email/Text: BankruptcyMail@questdiagnostics.com	Oct 27 2021 20:35:00	Quest Diagnostics, Inc., 3 Giralda Farms, Madison, NJ 07940-1027
518186838	+ EDI: RMCB.COM	Oct 28 2021 00:28:00	Retrieval-Masters Creditors Bureau, Inc., 4

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			Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
518186839	EDI: RMCB.COM	Oct 28 2021 00:28:00	Retrieval-Masters Creditors Bureau, Inc., P.O. Box 1235, Elmsford, NY 10523-0935
518186841	+ Email/Text: bankruptcy@rubinrothman.com	Oct 27 2021 20:34:00	Rubin & Rothman, LLC, 1787 Veterans Highway, Suite 32, P.O. Box 9003, Islandia, NY 11749-9003
518186854	+ EDI: SWCR.COM	Oct 28 2021 00:28:00	SW Credit Systems, Inc., Southwest Credit Systems, 4120 International, Suite 100, Carrollton, TX 75007-1958
518186847	+ Email/Text: bankruptcy@savit.com	Oct 27 2021 20:35:00	Savit Collection Agency, 46 West Ferris Street, East Brunswick, NJ 08816-2159
518186846	Email/Text: bankruptcy@savit.com	Oct 27 2021 20:35:00	Savit Collection Agency, P.O. Box 250, East Brunswick, NJ 08816-0250
518186851	+ Email/Text: clientservices@simonsagency.com	Oct 27 2021 20:35:00	Simons Agency, Inc., 3713 Brewerton Road, Suite 1, Syracuse, NY 13212-3843
518186849	+ Email/Text: clientservices@simonsagency.com	Oct 27 2021 20:35:00	Simons Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518186855	EDI: LCITDAUTO	Oct 28 2021 00:28:00	TD Auto Finance, LLC, P.O. Box 9223, Farmington Hills, MI 48333-9223
518186857	EDI: LCITDAUTO	Oct 28 2021 00:28:00	TD Auto Finance, LLC, ATTN: Customer Resolution Dept., P.O. Box 9226, Farmington, MI 48333-9226
518186856	EDI: LCITDAUTO	Oct 28 2021 00:28:00	TD Auto Finance, LLC, 2777 Franklin Road, Farmington Hills, MI 48334
518186860	EDI: TFSR.COM	Oct 28 2021 00:28:00	Toyota Motor Credit Corporation, 19001 South Western Avenue, WF22, Torrance, CA 90501
518186858	EDI: TFSR.COM	Oct 28 2021 00:28:00	Toyota Motor Credit Corporation, 5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634
518186859	EDI: TFSR.COM	Oct 28 2021 00:28:00	Toyota Motor Credit Corporation, Bankruptcy Department, P.O. Box 8026, Cedar Rapids, IA 52409-8026
518315990	EDI: BL-TOYOTA.COM	Oct 28 2021 00:28:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518186865	+ EDI: VERIZONCOMB.COM	Oct 28 2021 00:28:00	Verizon, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225
518186864	+ EDI: VERIZONCOMB.COM	Oct 28 2021 00:28:00	Verizon, Attn: Billing Office, 236 E. Town Street #170, Columbus, OH 43215-4631
518186863	+ EDI: VERIZONCOMB.COM	Oct 28 2021 00:28:00	Verizon, P.O. Box 650584, Dallas, TX 75265-0584
518186870	+ EDI: WFFC.COM	Oct 28 2021 00:28:00	Wells Fargo Bank, Writs & Levies Processing, 101 North Independence Mall East, MAC Code Y1372-039, Philadelphia, PA 19106-2112
518186871	+ EDI: WFFC.COM	Oct 28 2021 00:28:00	Wells Fargo Bank, Legal Order Processing, D1111-01A, P.O. Box 1416, Charlotte, NC 28201-1416
518186867	+ EDI: WFFC.COM	Oct 28 2021 00:28:00	Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
518186869	+ EDI: WFFC.COM	Oct 28 2021 00:28:00	Wells Fargo Bank, P.O. Box 94435, Albuquerque, NM 87199-4435
518186868	+ EDI: WFFC.COM	Oct 28 2021 00:28:00	Wells Fargo Bank, Credit Bureau Disputes, B6955 019, PO Box 31557, Billings, MT 59107-1557
518186874	+ EDI: WFFC.COM	Oct 28 2021 00:28:00	Wells Fargo Card Services, Wells Fargo Bank NA, Consumer Credit Solutions, P.O. Box 30086, Los

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518186872	+ EDI: WFFC.COM		Angeles, CA 90030-0086
		Oct 28 2021 00:28:00	Wells Fargo Card Services, Wells Fargo Bank NA, Credit Bureau Dispute Resolution, P.O. Box 14517, Des Moines, IA 50306-3517
518186873	+ EDI: WFFC.COM		
		Oct 28 2021 00:28:00	Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347

TOTAL: 64

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518186776	##+	Champion Autohaus LLC, Champion Auto Leasing LLC, C/O Renato Cuyco, Jr., 3 Wemmer Court, Sayreville, NJ 08872-2148
518186809	##+	Liberty Mutual Insurance Company, 5050 West Tilghman Street, Suite 200, Allentown, PA 18104-9154
518186815	##+	Meridian Medical Group Faculty, Hackensack Meridian Medical Group, 2240 State Route 33 Suite B, Neptune, NJ 07753-6104
518186848	##+	Seahorse Pediatrics LLC, Shabnam Maghsood, MD, 142 Route 35, Suite 105, Eatontown, NJ 07724-1864

TOTAL: 0 Undeliverable, 0 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2021

Signature: /s/Joseph Speetjens